

Abstract

An interest bearing gift card (“IBGC”) and related methods and systems are compatible with various credit and debit card networks and may be employed almost universally. An account associated with the IBGC is credited on a predetermined basis with transaction related credits reflecting an effective monetary return on amounts maintained in the IBGC account. Funds in the IBGC account may be allocated between multiple investment sub-accounts, such as stock and bond funds. The value of the IBGC account is the sum of the net asset value of all sub-accounts. Filters may be applied to transactions to prevent undesired transactions with selected merchants, or transactions exceeding a specified amount.